

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: PROCTOR, TOYYA

§ Case No. 15-04990

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Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 02/16/2015. The undersigned trustee was appointed on 02/16/2015.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554 except that the trustee reserves, pursuant to 11 U.S.C. section 554(c), the estate's interest in the following: None. The filing of the Trustee's Final Report shall not be deemed an abandonment of the estate's interest in this asset. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 4,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>40.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <u>1</u>	\$ <u>3,960.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 08/20/2015 and the deadline for filing governmental claims was 08/20/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,000.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,000.00, for a total compensation of \$1,000.00<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/03/2015

By: /s/ Richard M. Fogel

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

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<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Exhibit A

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Page: 3

**Case No.:** 15-04990  
**Case Name:** PROCTOR, TOYYA

**Trustee Name:** (330720) Richard M. Fogel  
**Date Filed (f) or Converted (c):** 02/16/2015 (f)  
**§ 341(a) Meeting Date:** 03/17/2015  
**Claims Bar Date:** 08/20/2015

**For Period Ending:** 09/03/2015

1  Asset Description (Scheduled And Unscheduled (u) Property)		2  Petition/ Unscheduled Values	3  Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4  Property Formally Abandoned OA=\$554(a) abandon.	5  Sale/Funds Received by the Estate	6  Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1*	Single Family Home 1930 S. 2nd Ave., Maywood, IL (See Footnote)	115,000.00	0.00	OA	0.00	FA
2*	Two-Flat 646 N. Long Ave., Chicago, IL 60644 (See Footnote)	88,000.00	0.00	OA	0.00	FA
3*	3 Unit 1443 S. Kedvale Ave., Chicago, IL 60623 (See Footnote)	120,000.00	0.00	OA	0.00	FA
4*	3 Unit 1514 S. Christiana Ave., Chicago, IL 6062 (See Footnote)	155,654.00	0.00	OA	0.00	FA
5*	Checking Account Bank of America (See Footnote)	500.00	0.00		0.00	FA
6*	Savings Account Bank of America (See Footnote)	300.00	0.00		0.00	FA
7*	T.V., & Furniture (See Footnote)	800.00	0.00		0.00	FA
8*	Normal Apparel (See Footnote)	500.00	0.00		0.00	FA
9*	Life Insurance Policies Term Death Benefit Only (See Footnote)	0.00	0.00		0.00	FA
10*	ERISA Qualified 457 Deferred (See Footnote)	133.00	0.00		0.00	FA
11*	ERISA Qualified Pension (See Footnote)	0.00	0.00		0.00	FA

Exhibit A

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Page: 4

**Case No.:** 15-04990

**Case Name:** PROCTOR, TOYYA

**Trustee Name:** (330720) Richard M. Fogel

**Date Filed (f) or Converted (c):** 02/16/2015 (f)

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1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
12*	Child Support (See Footnote)	380.00	0.00		0.00	FA
13	2014 Chevy Impala Xtra Abandoned per o/c 9-3-15	11,140.00	0.00	OA	0.00	FA
14	Income tax refund (u) (u)	0.00	4,000.00		4,000.00	FA
	<b>Assets Totals</b> (Excluding unknown values)	<b>\$492,407.00</b>	<b>\$4,000.00</b>		<b>\$4,000.00</b>	<b>\$0.00</b>

RE PROP# 1 Inconsequential value. Abandoned per o/c 3-17-15.  
 RE PROP# 2 Inconsequential value. Abandoned per o/c 3-17-15.  
 RE PROP# 3 Inconsequential value. Abandoned per o/c 3-17-15.  
 RE PROP# 4 Inconsequential value. Abandoned per o/c 3-17-15.  
 RE PROP# 5 Exempt personal property  
 RE PROP# 6 Exempt personal property  
 RE PROP# 7 Exempt personal property  
 RE PROP# 8 Exempt personal property  
 RE PROP# 9 Inconsequential value

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Case No.:** 15-04990

**Case Name:** PROCTOR, TOYYA

**Trustee Name:** (330720) Richard M. Fogel

**Date Filed (f) or Converted (c):** 02/16/2015 (f)

**§ 341(a) Meeting Date:** 03/17/2015

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**For Period Ending:** 09/03/2015

RE PROP# 10 Exempt personal property

RE PROP# 11 Exempt personal property

RE PROP# 12 Exempt personal property

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**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):** 06/30/2016

**Current Projected Date Of Final Report (TFR):** 12/31/2015

Exhibit B

## Form 2

Page: 6

### Cash Receipts And Disbursements Record

<b>Case No.:</b>	15-04990	<b>Trustee Name:</b>	Richard M. Fogel (330720)
<b>Case Name:</b>	PROCTOR, TOYYA	<b>Bank Name:</b>	Rabobank, N.A.
<b>Taxpayer ID #:</b>	**_***8650	<b>Account #:</b>	*****3666 - Checking Checking Account
<b>For Period Ending:</b>	09/03/2015	<b>Blanket Bond (per case limit):</b>	\$5,000,000.00
		<b>Separate Bond (if applicable):</b>	N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
05/20/2015	{14}	TOYYA PROCTOR	Non-exempt portion of income tax refund	1224-000	4,000.00		4,000.00
05/29/2015		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,990.00
06/30/2015		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,980.00
07/31/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,970.00
08/31/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,960.00
<b>COLUMN TOTALS</b>					<b>4,000.00</b>	<b>40.00</b>	<b>\$3,960.00</b>
Less: Bank Transfers/CDs					0.00	0.00	
<b>Subtotal</b>					<b>4,000.00</b>	<b>40.00</b>	
Less: Payments to Debtors						0.00	
<b>NET Receipts / Disbursements</b>					<b>\$4,000.00</b>	<b>\$40.00</b>	

Exhibit B

## Form 2

Page: 7

### Cash Receipts And Disbursements Record

**Case No.:** 15-04990  
**Case Name:** PROCTOR, TOYYA  
**Taxpayer ID #:** \*\*\_\*\*\*8650  
**For Period Ending:** 09/03/2015

**Trustee Name:** Richard M. Fogel (330720)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*3666 - Checking Checking Account  
**Blanket Bond (per case limit):** \$5,000,000.00  
**Separate Bond (if applicable):** N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****3666 - Checking Checking Account	\$4,000.00	\$40.00	\$3,960.00
	<b>\$4,000.00</b>	<b>\$40.00</b>	<b>\$3,960.00</b>

**Exhibit C****Exhibit C****Case: 15-04990****TOYYA PROCTOR**

Claims Bar Date: 08/20/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
FEE	Richard M. Fogel 321 N. Clark St. #800 Chicago, IL 60654 <2100-000 Trustee Compensation> , 200	Administrative 08/17/15		\$1,000.00 \$1,000.00	\$0.00	\$1,000.00
1	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 <7100-900 Payments to Unsecured Credit Card Holders> , 610	Unsecured 05/26/15		\$18,860.62 \$18,860.62	\$0.00	\$18,860.62
2	Exeter Finance Corp., <7100-000 Section 726(a)(2) General Unsecured Claims> , 610  Reclassified per o/c 9-3-15	Unsecured 05/29/15		\$29,547.29 \$29,547.29	\$0.00	\$29,547.29
3	Sprint Attn: Bankruptcy Dept. P.O. Box 7949 Overland Park, KS 66207-0949 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 06/10/15		\$218.51 \$218.51	\$0.00	\$218.51
4	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 08/11/15		\$1,254.97 \$1,254.97	\$0.00	\$1,254.97
<b>Case Total:</b>					<b>\$0.00</b>	<b>\$50,881.39</b>



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-04990

Case Name: TOYYA PROCTOR

Trustee Name: Richard M. Fogel

**Balance on hand:** \$ 3,960.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 3,960.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Richard M. Fogel	1,000.00	0.00	1,000.00

Total to be paid for chapter 7 administrative expenses: \$ 1,000.00

Remaining balance: \$ 2,960.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,960.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 2,960.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$49,881.39 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank Discover Products Inc	18,860.62	0.00	1,119.20
2	Exeter Finance Corp.	29,547.29	0.00	1,753.36
3	Sprint Attn: Bankruptcy Dept.	218.51	0.00	12.97
4	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	1,254.97	0.00	74.47

Total to be paid for timely general unsecured claims: \$ 2,960.00  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$	<u>0.00</u>
Remaining balance:	\$	<u>0.00</u>